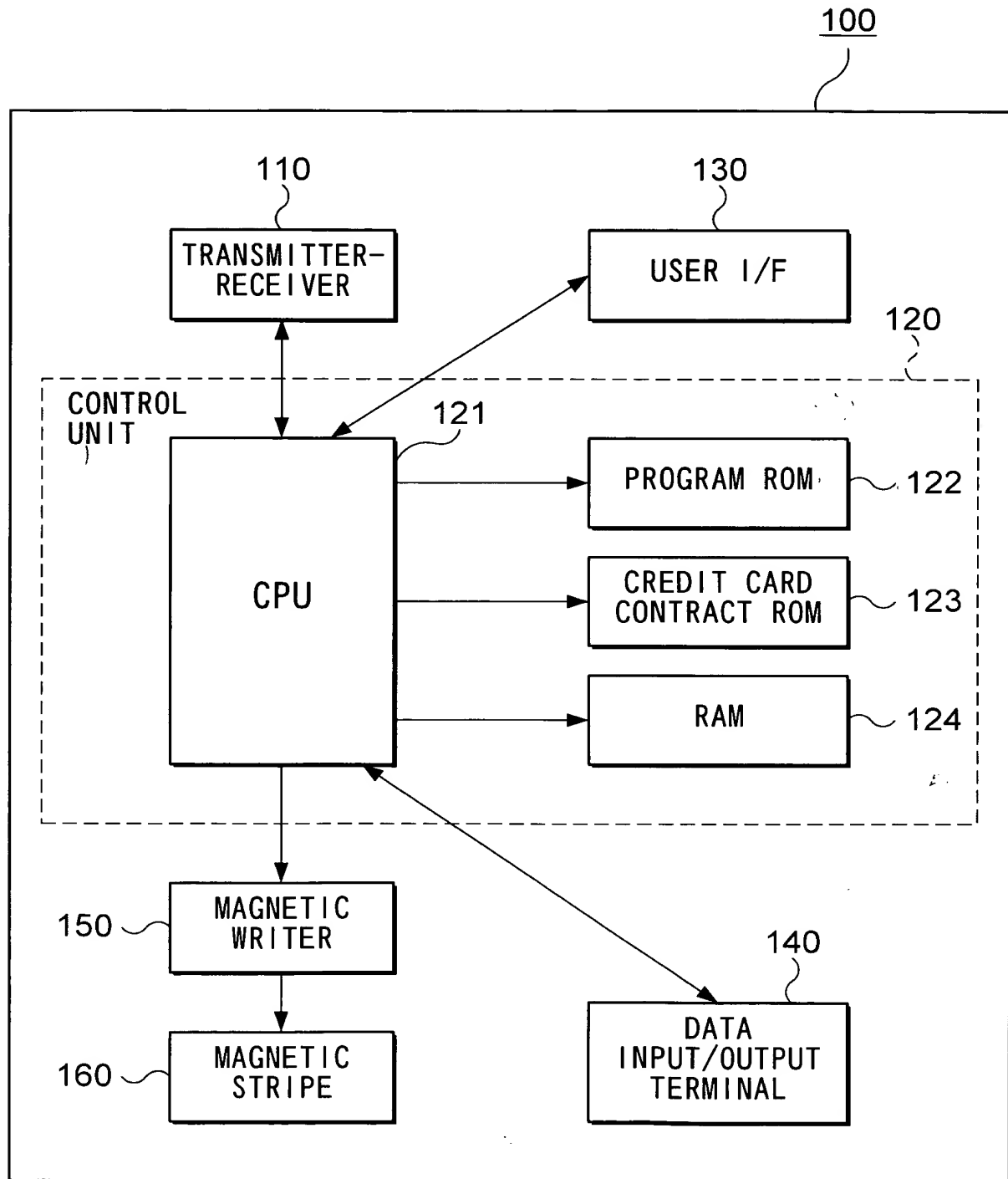


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FIG. 1



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FIG. 2

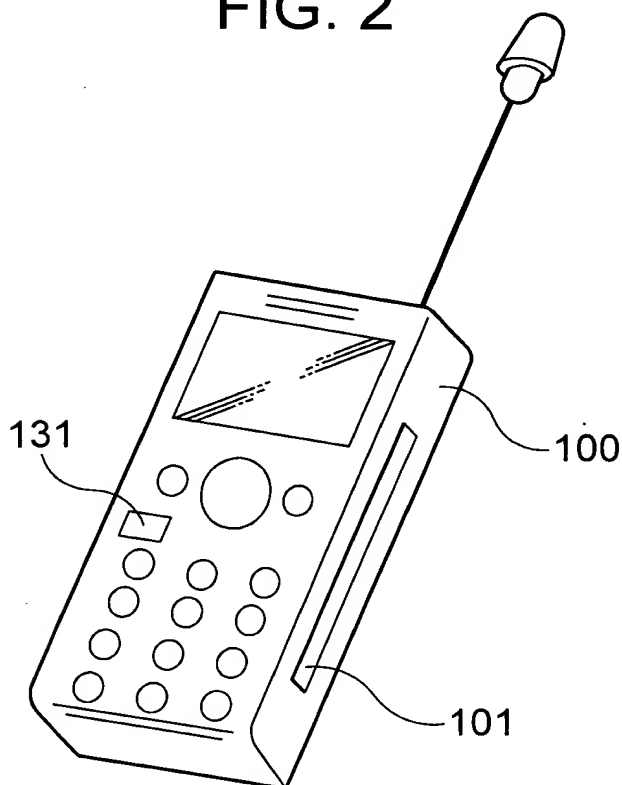
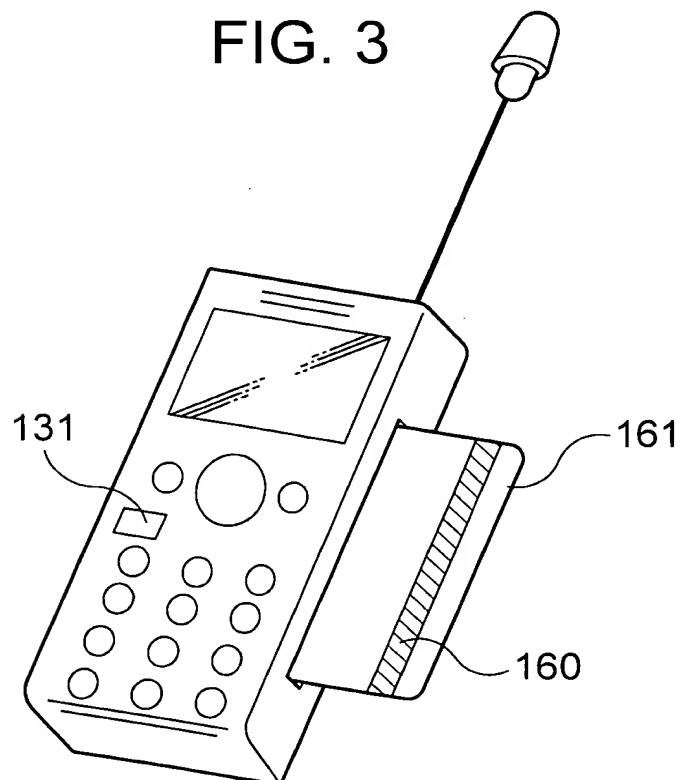


FIG. 3



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FIG. 4

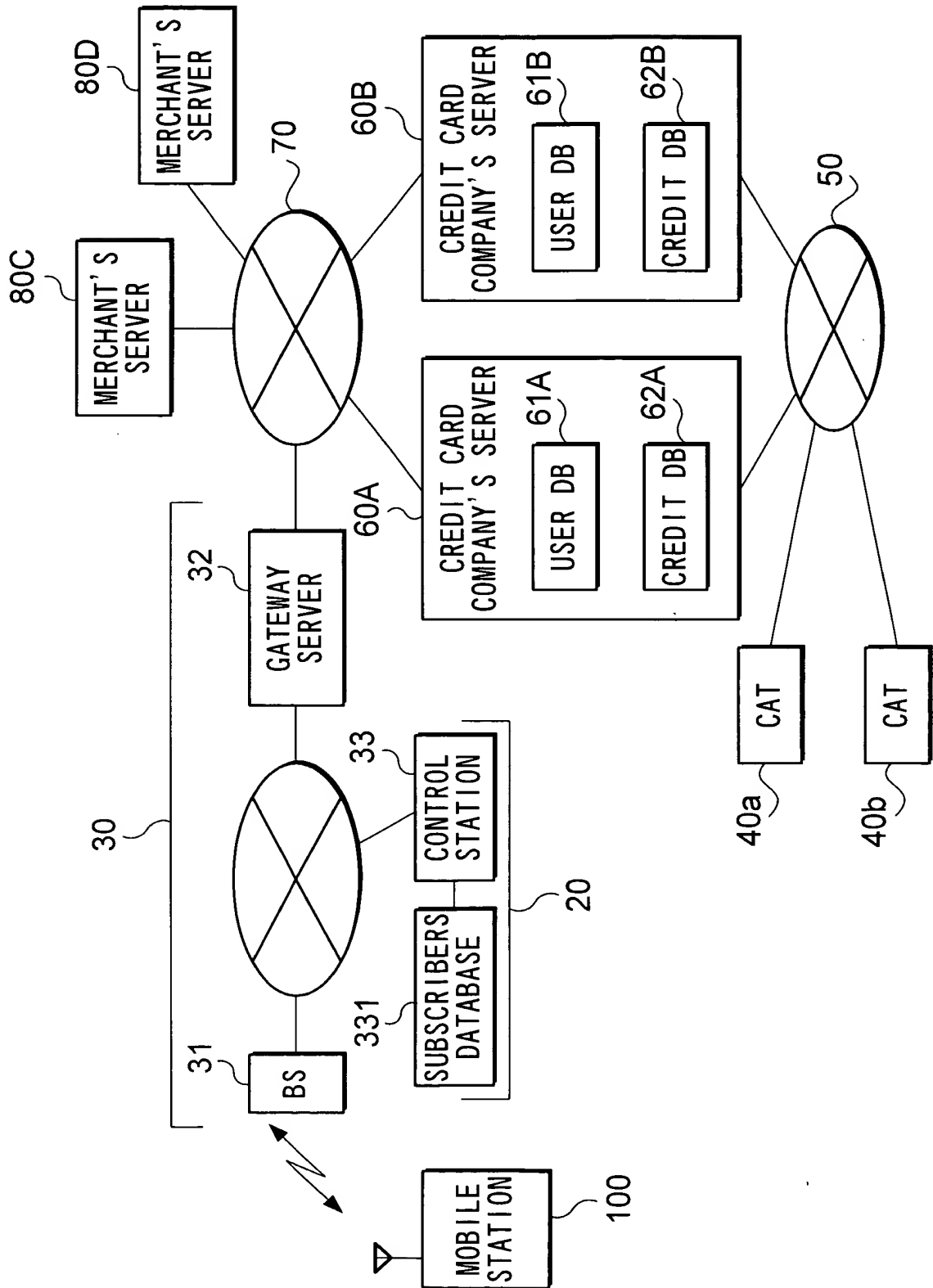


FIG. 5

[illegible]

FIG. 6

[illegible]

FIG. 7

NAME	AGE	ADDRESS	PHONE NUMBER	EMPLOYMENT	ANNUAL INCOME	CARD NUMBER	EXPIRATION DATE	CREDIT LIMIT	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

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FIG. 8

USER NAME A				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
USER NAME B				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....

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FIG. 9

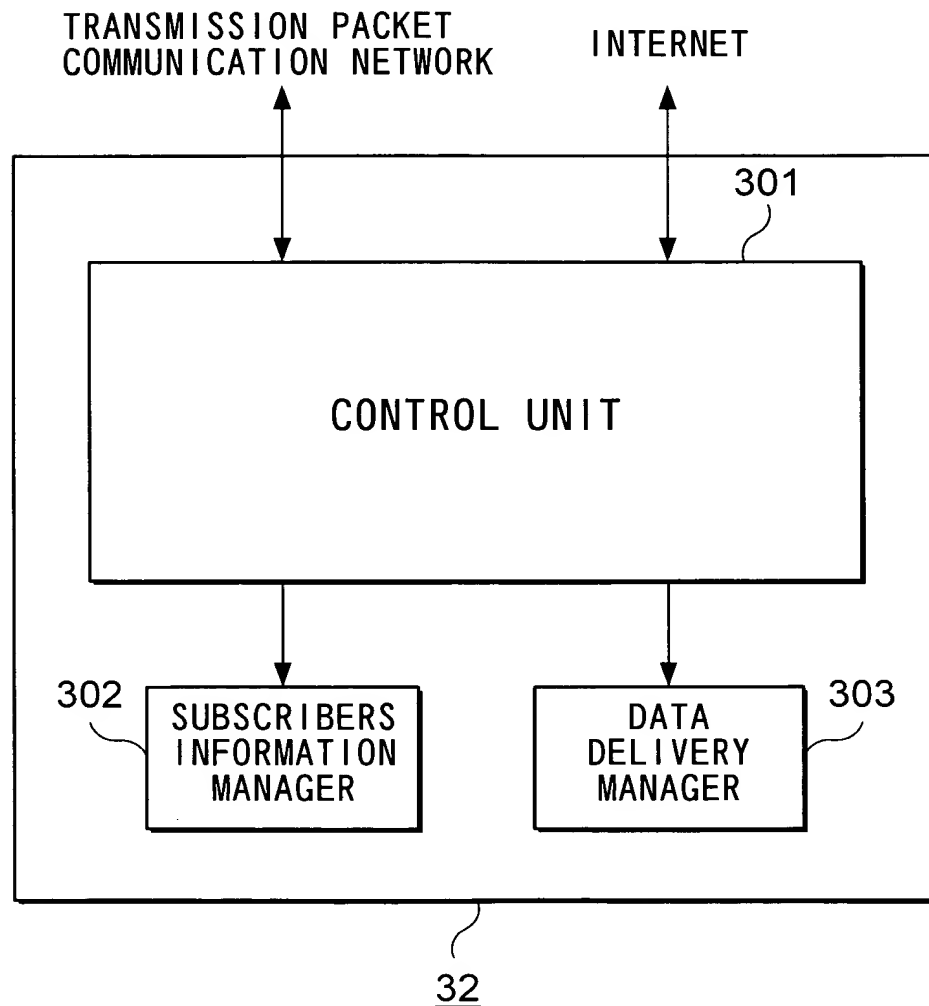
NAME	PHONE NUMBER	CARD NUMBER	EXPIRATION DATE	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....
.....	.....	.....	.....	.....

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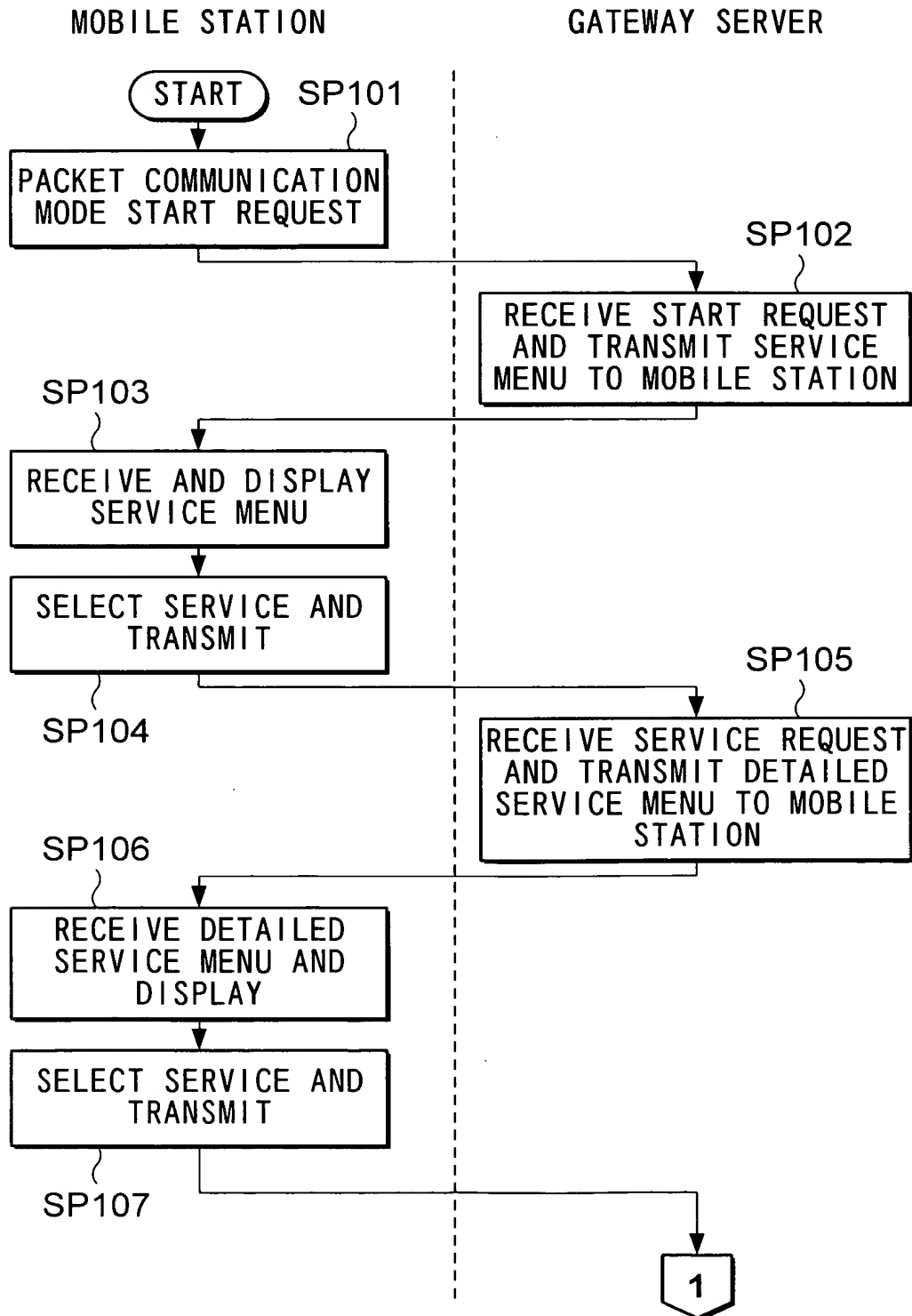
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FIG. 10



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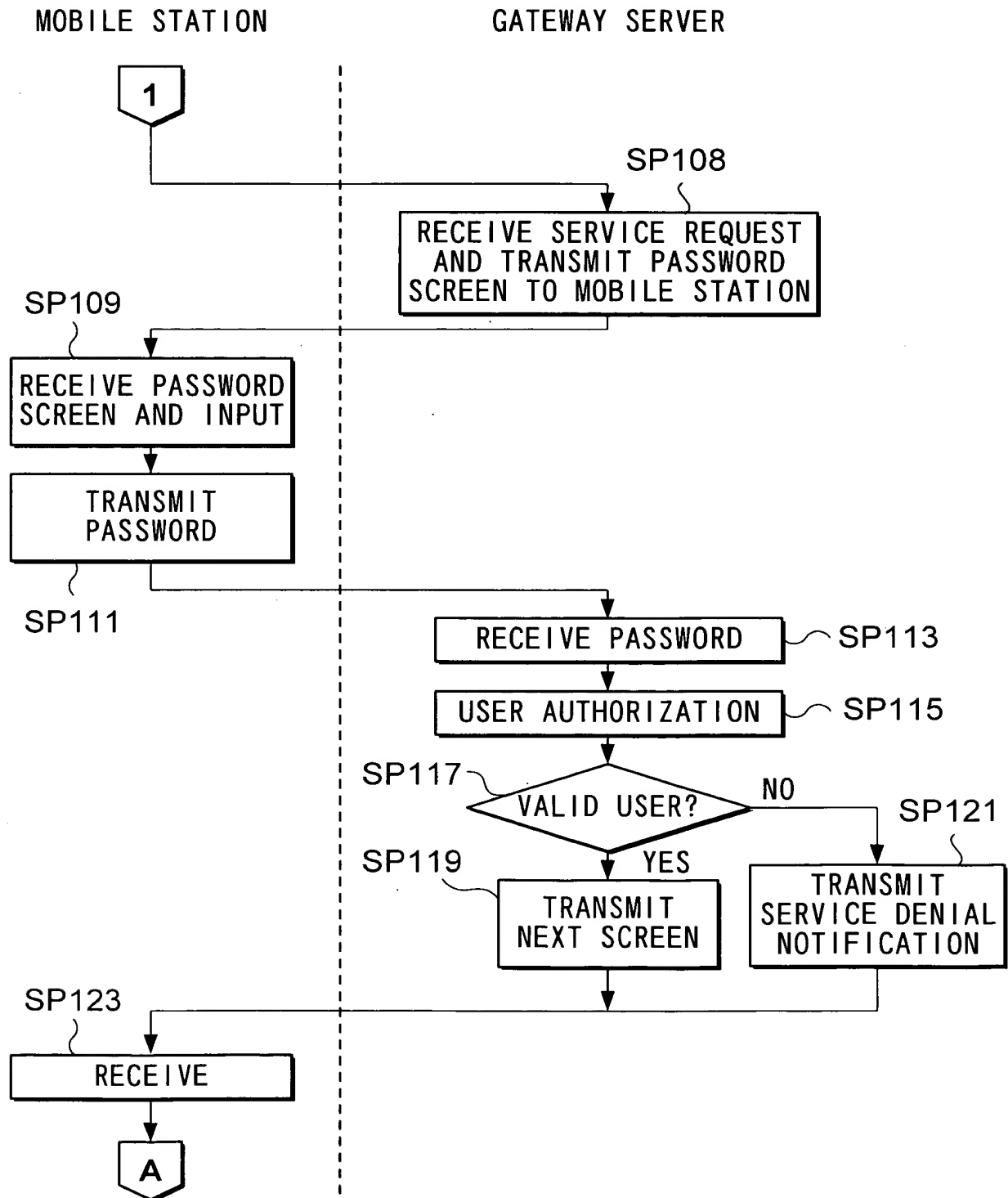
FIG. 11A



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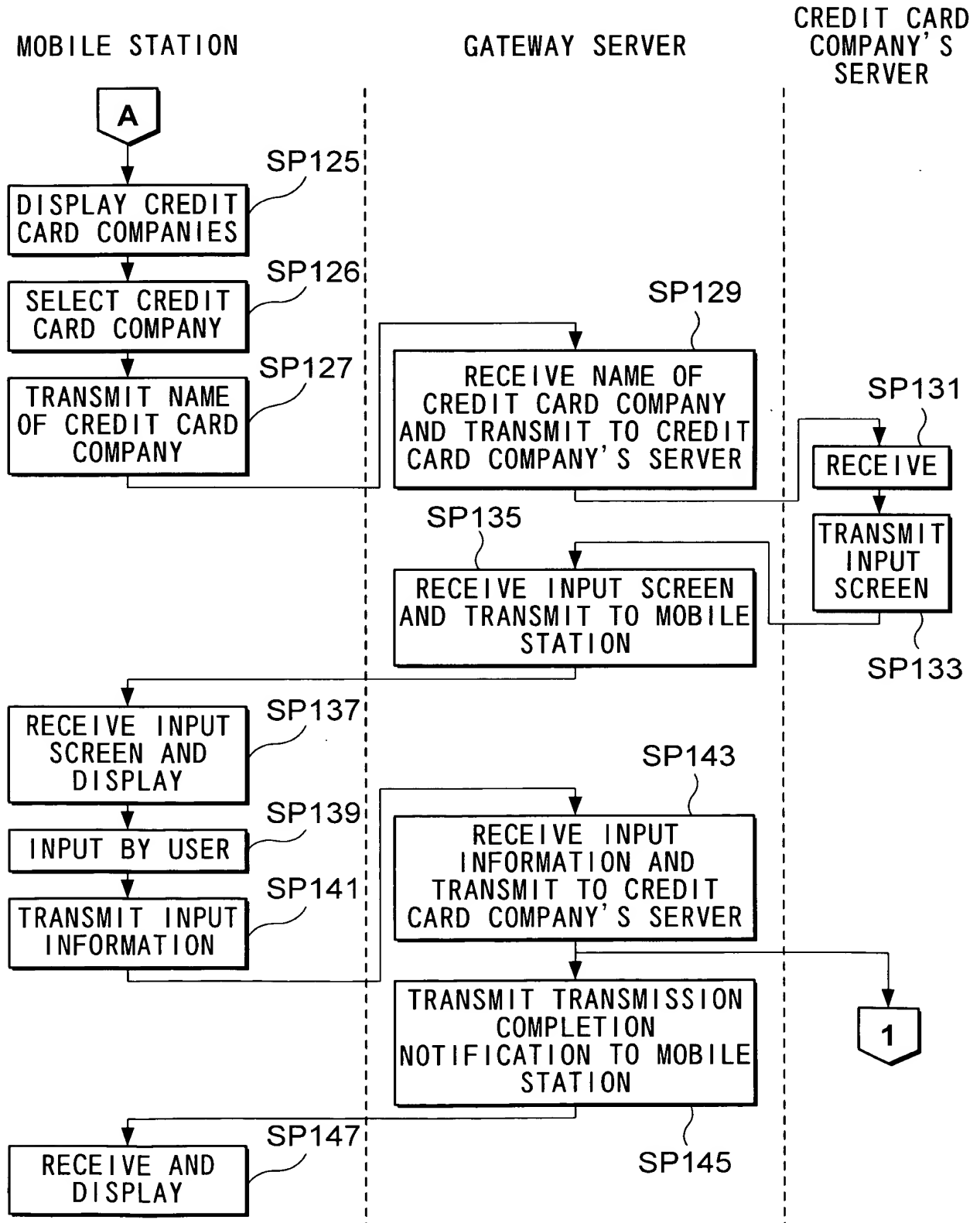
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FIG. 11B



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FIG. 12A



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FIG. 12B

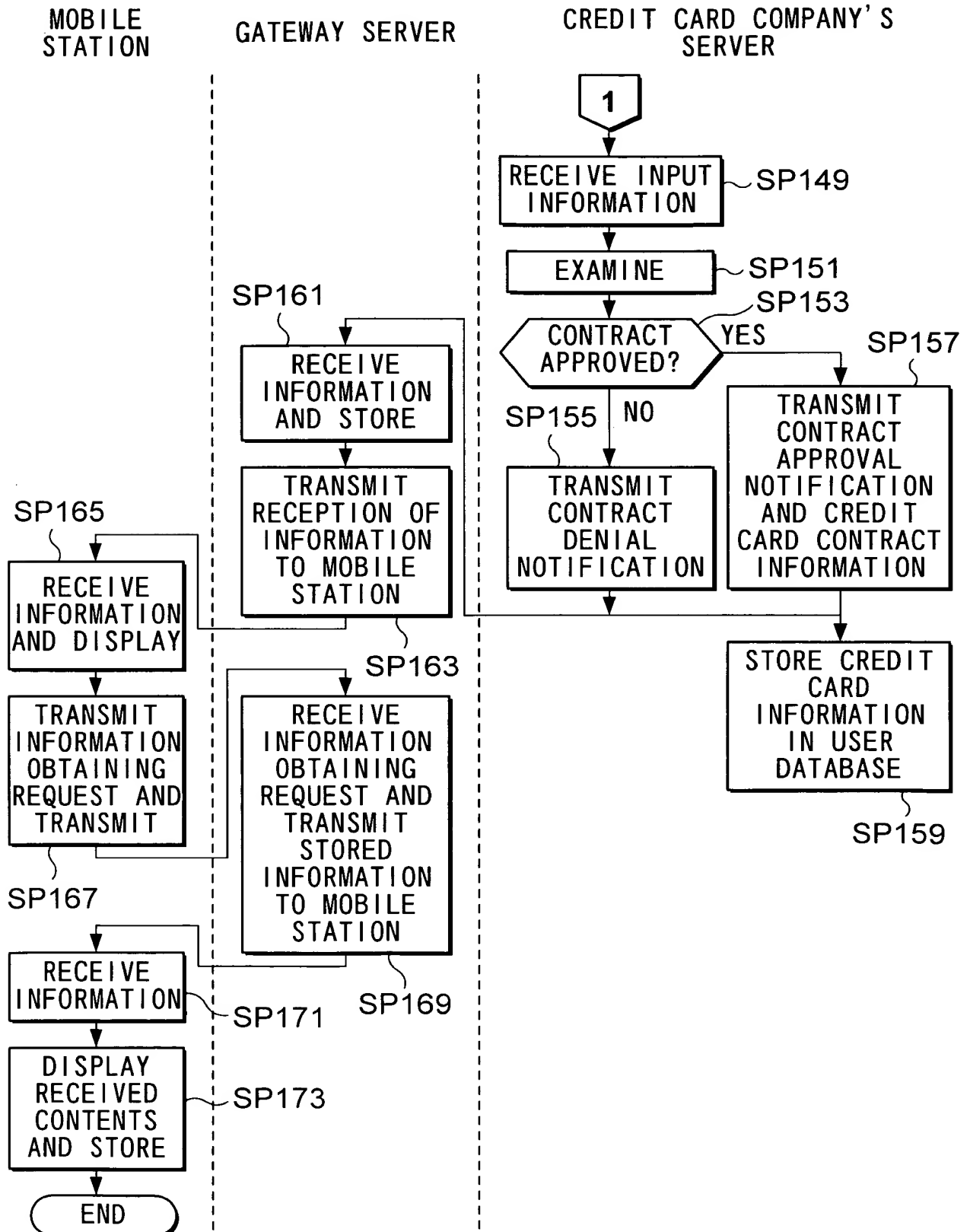


FIG. 13A

PLEASE SELECT A SERVICE DESIRED

1. CREDIT
2. MOBILE BANKING
3. TRAVEL RESERVATION
4. ELECTRONIC MAIL

.....

FIG. 13B

1. CREDIT CONTRACT
2. CREDIT SHOPPING
3. CREDIT HISTORY
4. CREDIT RENEWAL
5. CREDIT CHANGE
6. CREDIT CANCELLATION

FIG. 13C

PLEASE ENTER THE PASSWORD

PASSWORD

FIG. 13D

PLEASE SELECT A CREDIT CARD COMPANY

1. COMPANY A
2. COMPANY B
3. COMPANY C

FIG. 13E

PLEASE ENTER

1. NAME
2. DATE OF BIRTH
3. ADDRESS

FIG. 13F

RECEIVED THE APPLICATION.  
THE RESULT WILL BE NOTIFIED LATER.

FIG. 13G



FIG. 13H

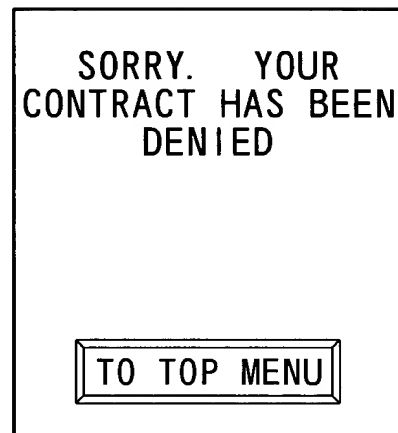


FIG. 13I

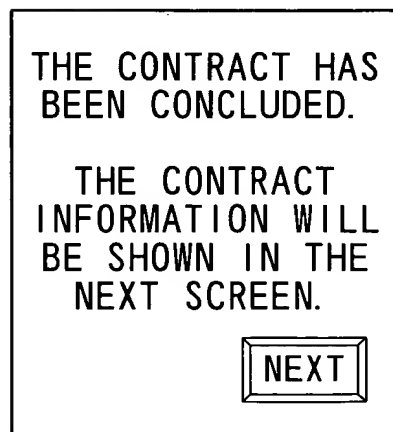
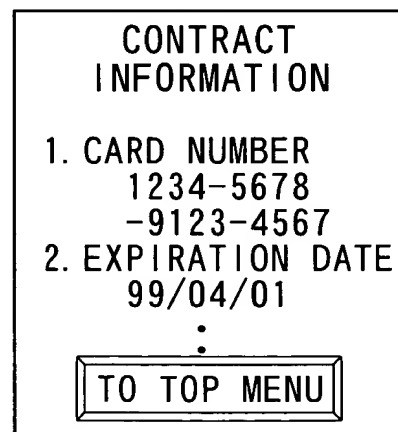


FIG. 13J



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FIG. 14A

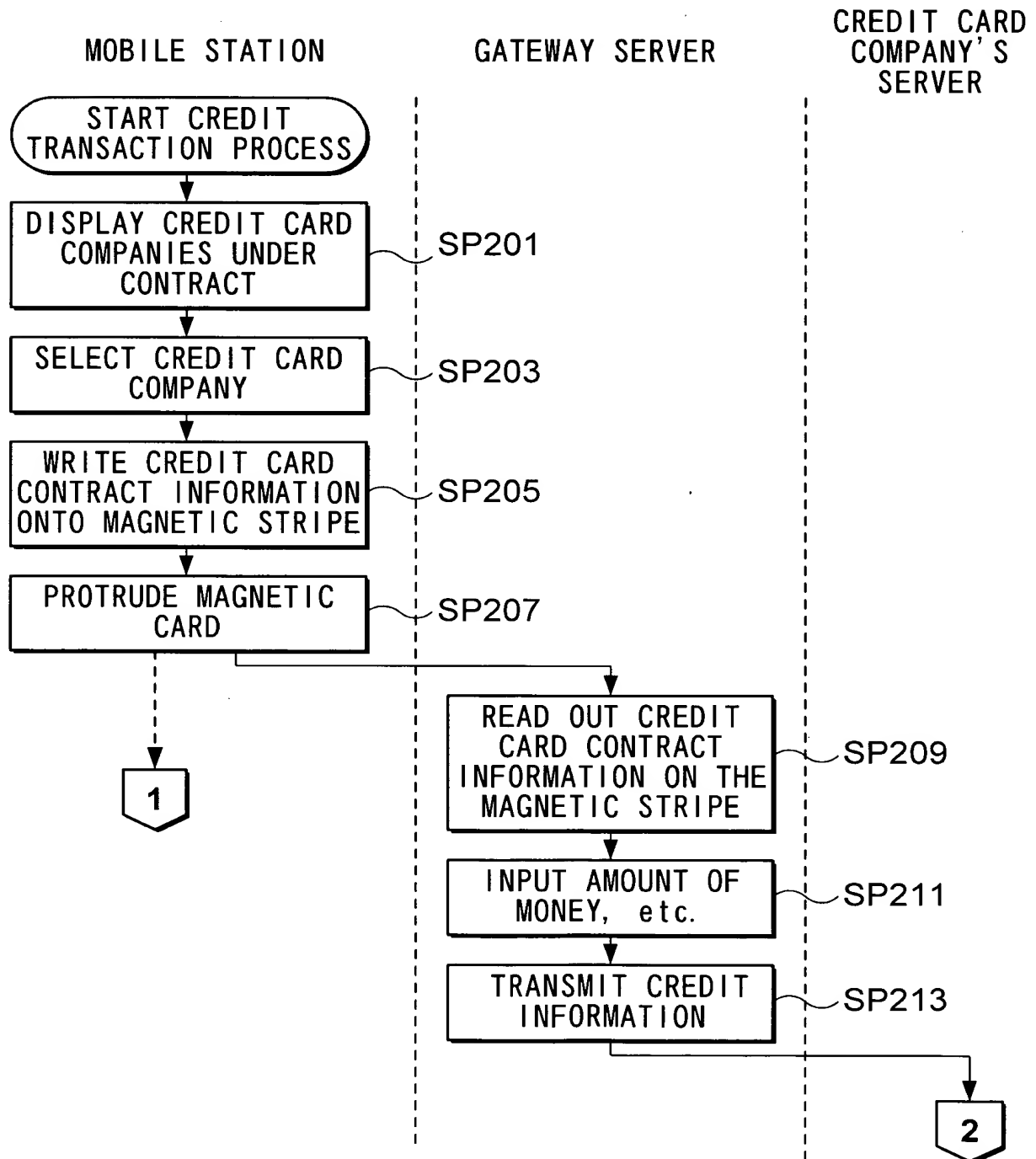
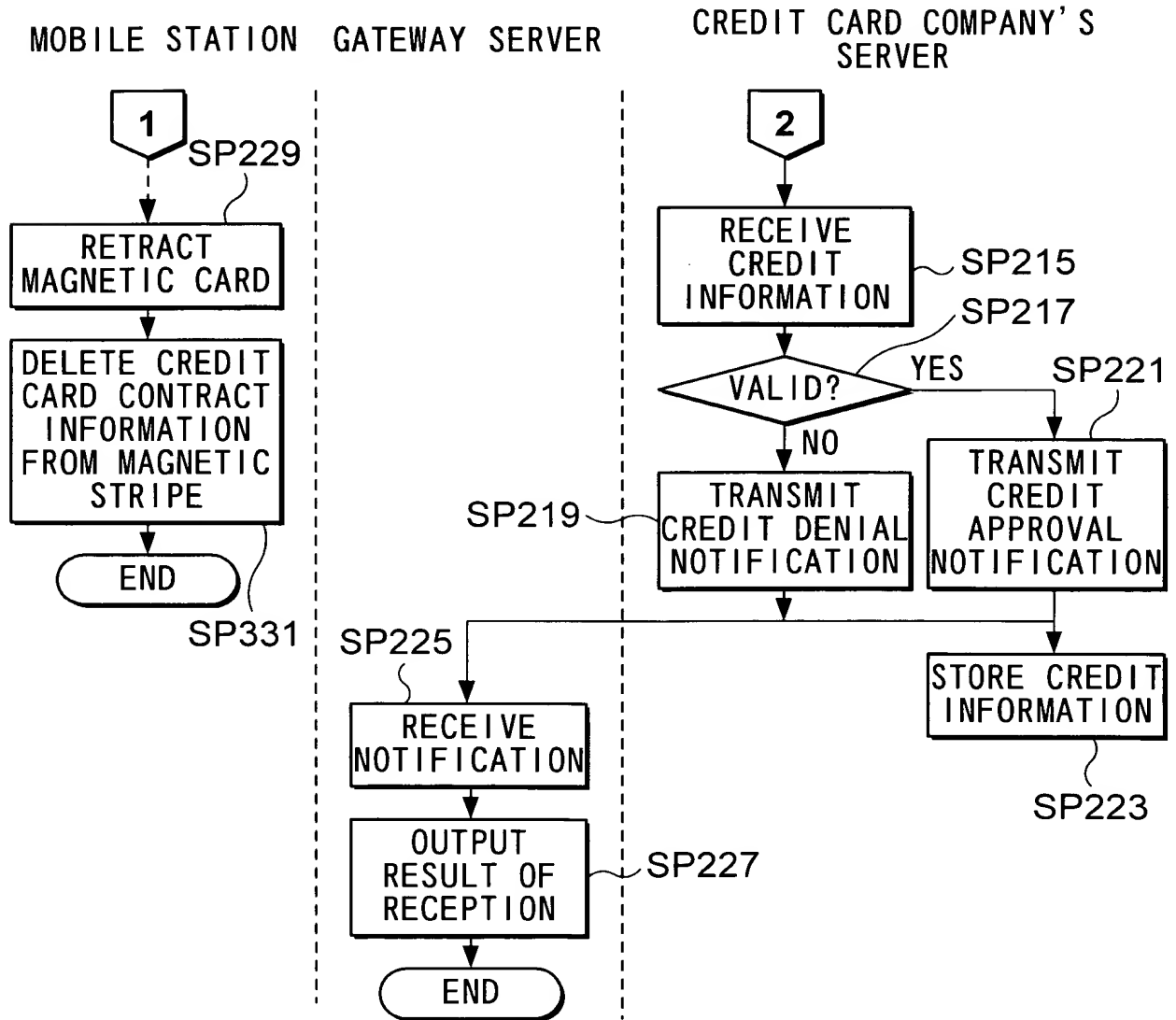


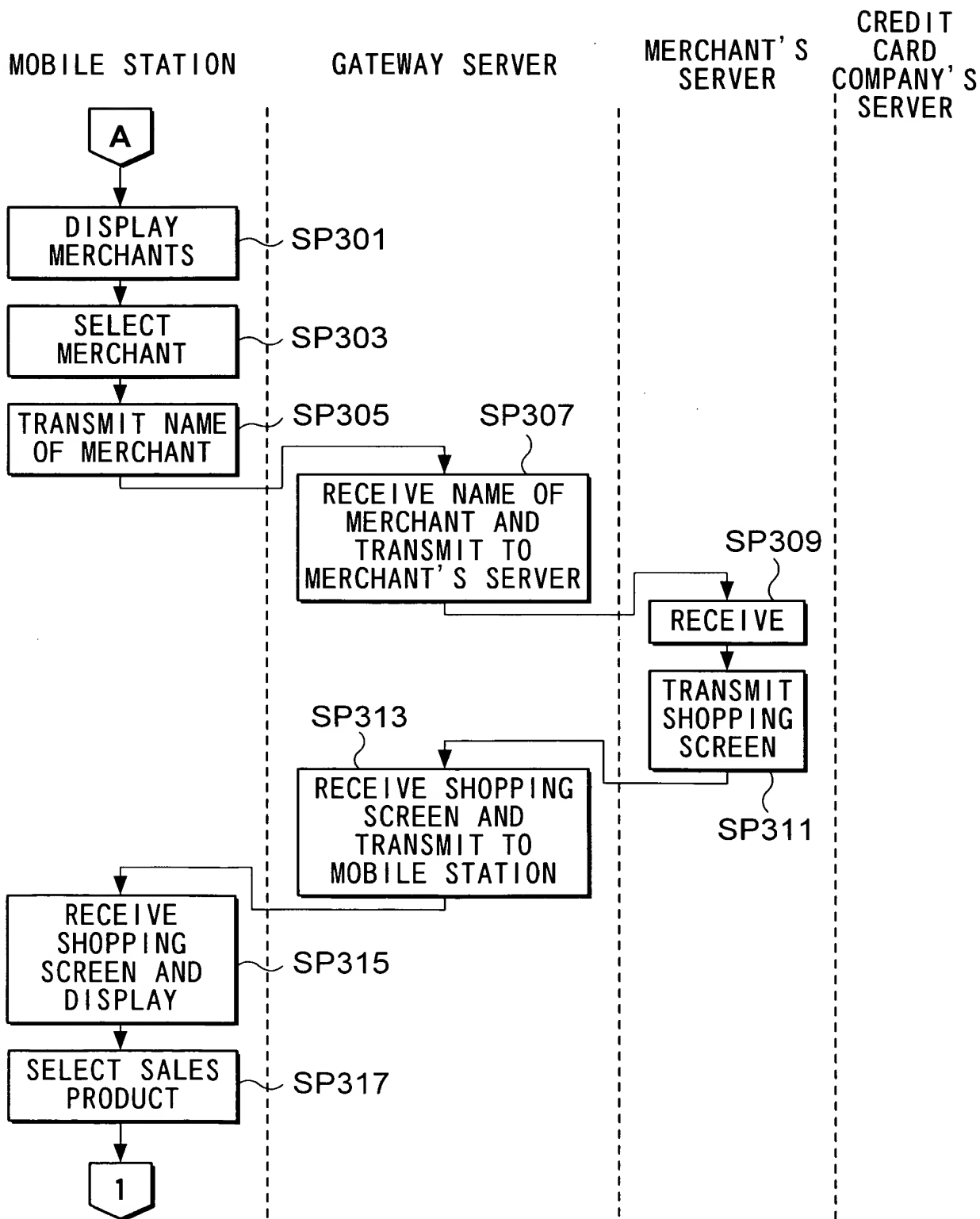


FIG. 14B



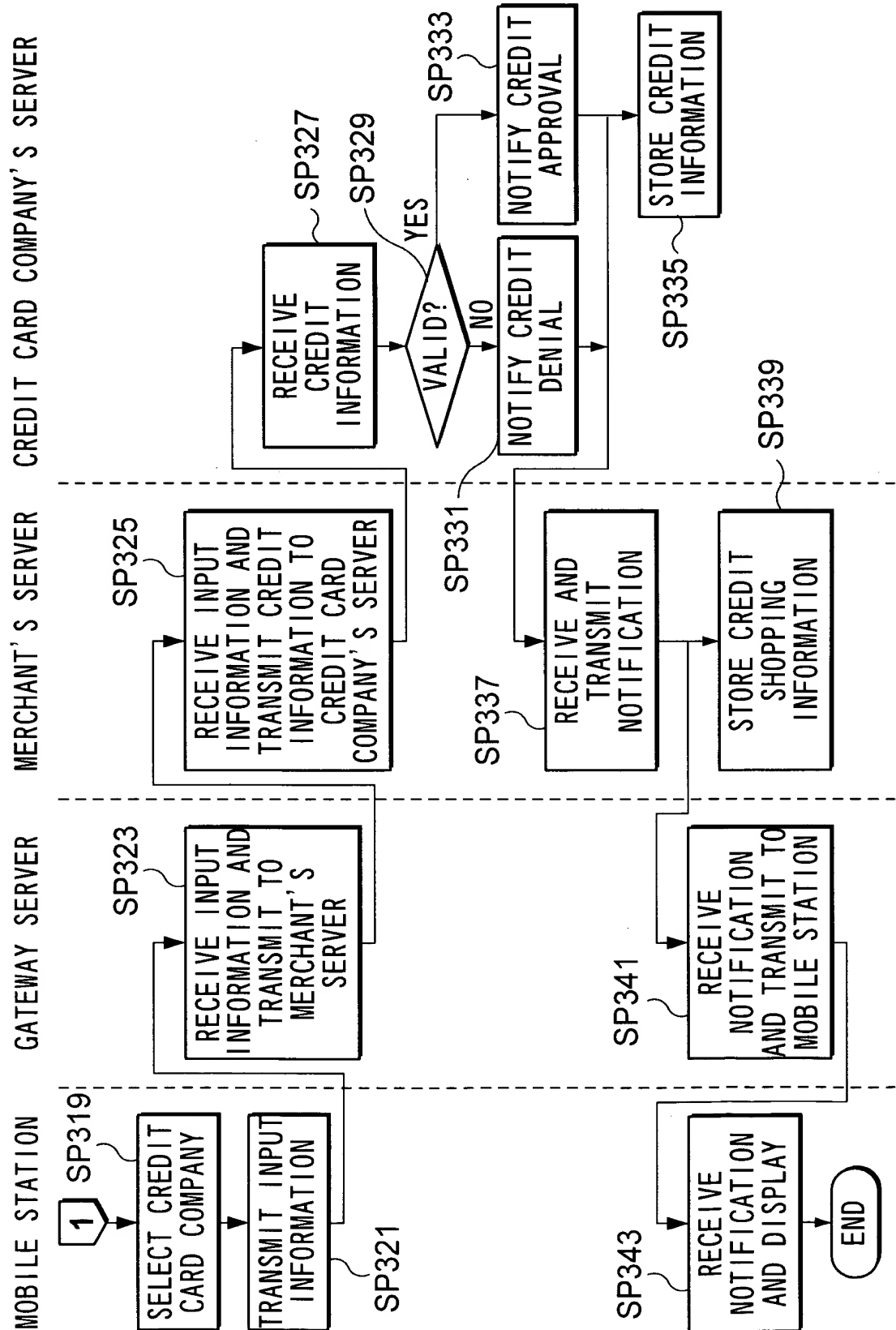
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FIG. 15A



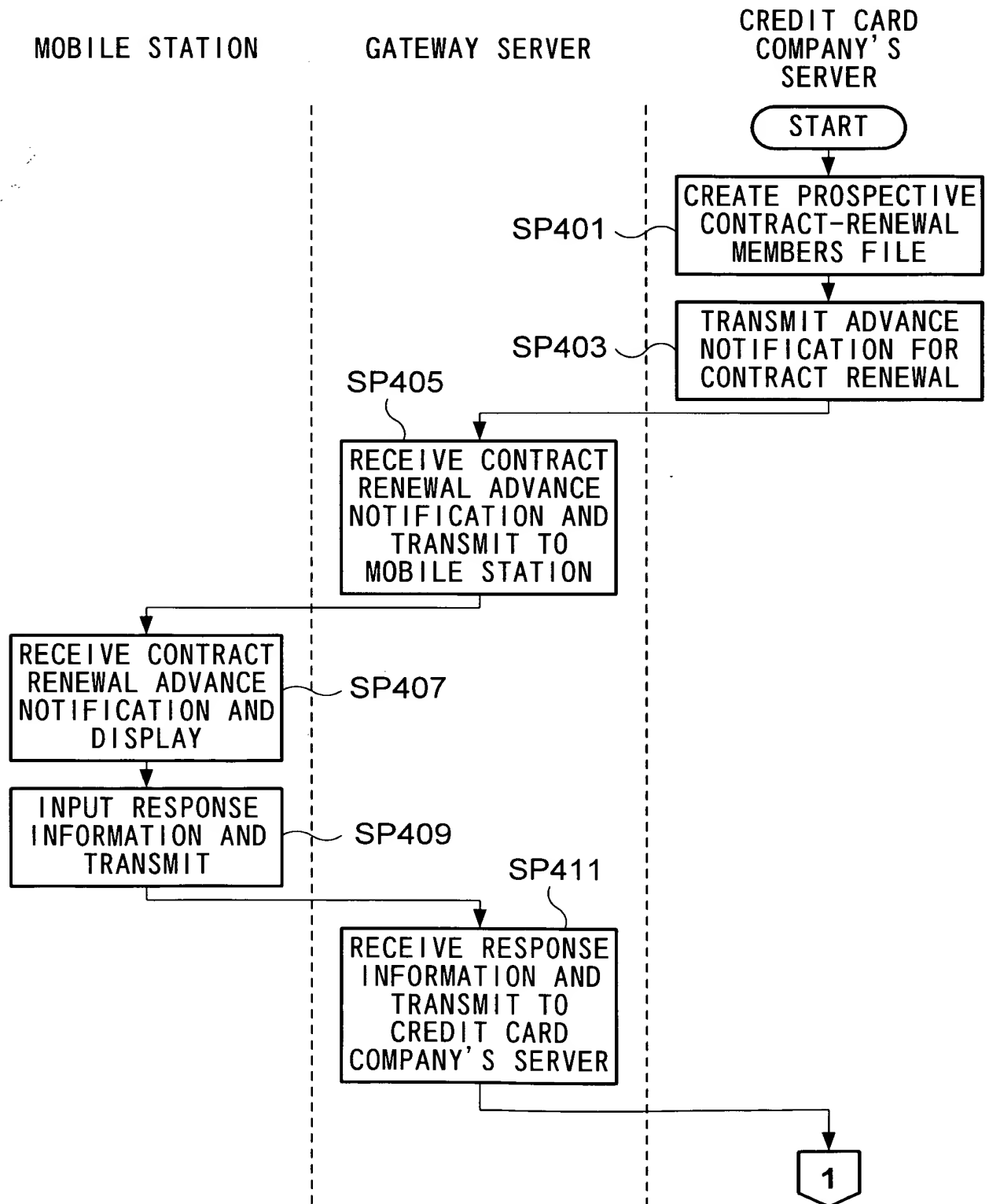
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FIG. 15B



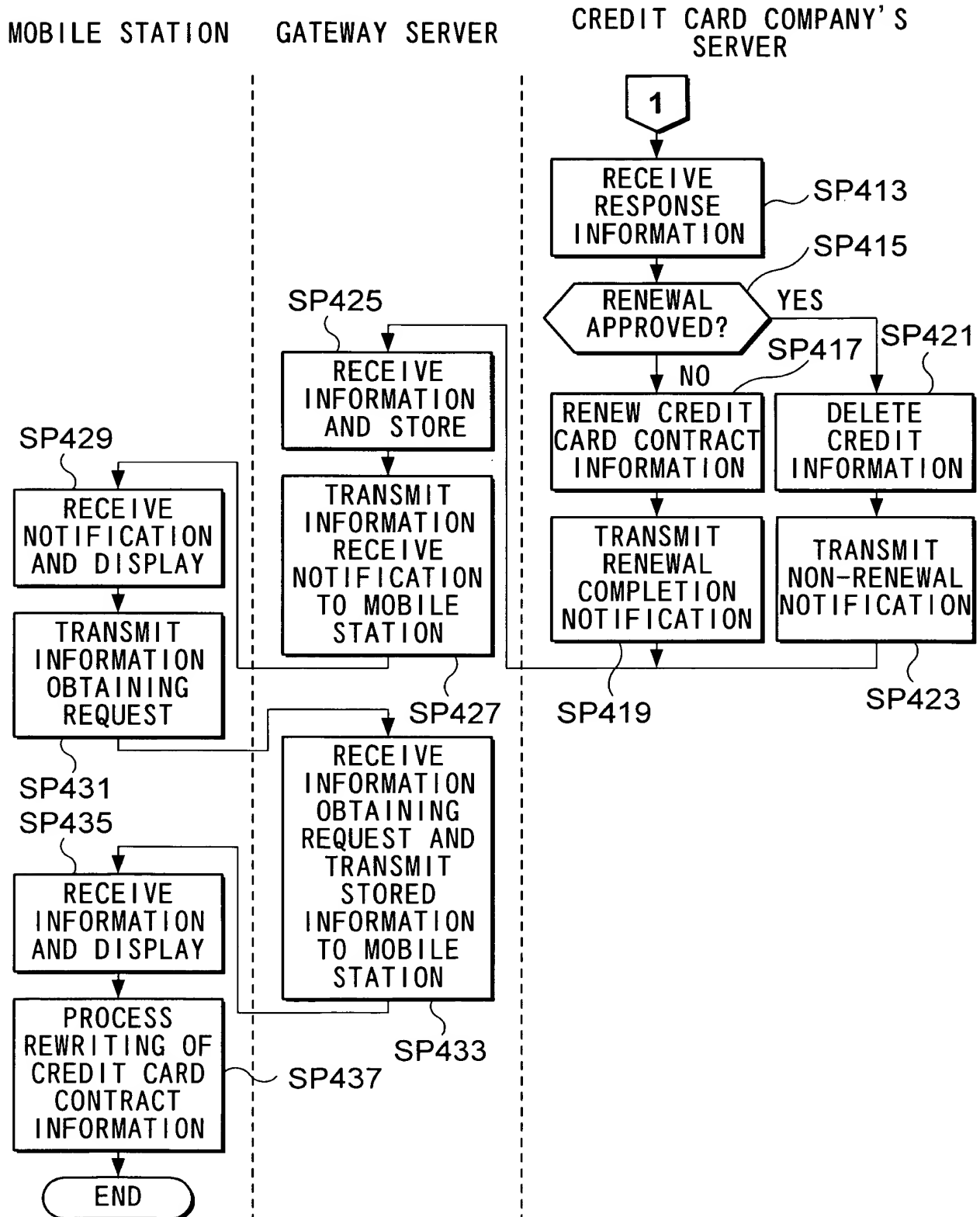
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FIG. 16A



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FIG. 16B

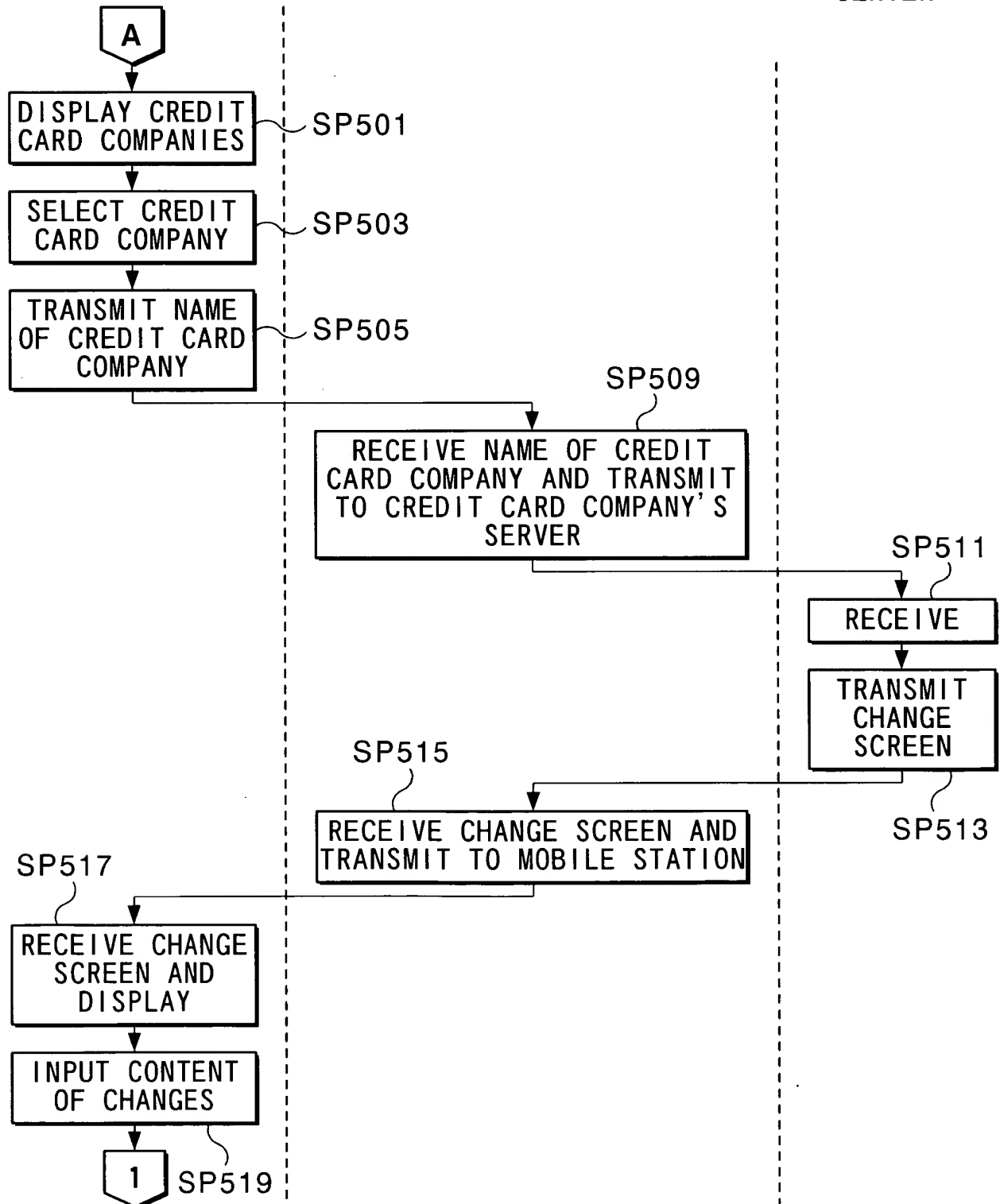


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FIG. 17A

MOBILE STATION

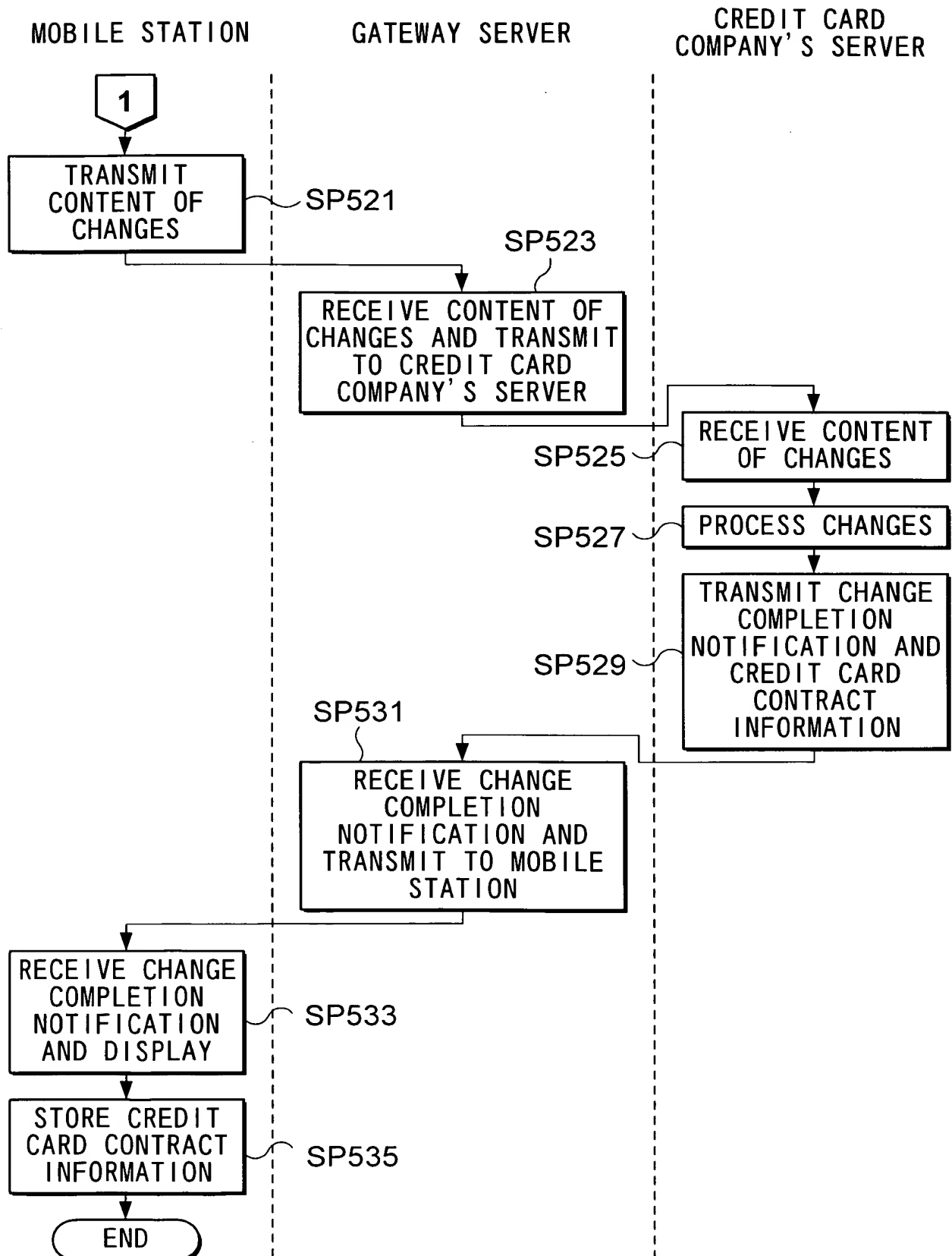
GATEWAY SERVER

CREDIT CARD  
COMPANY'S  
SERVER

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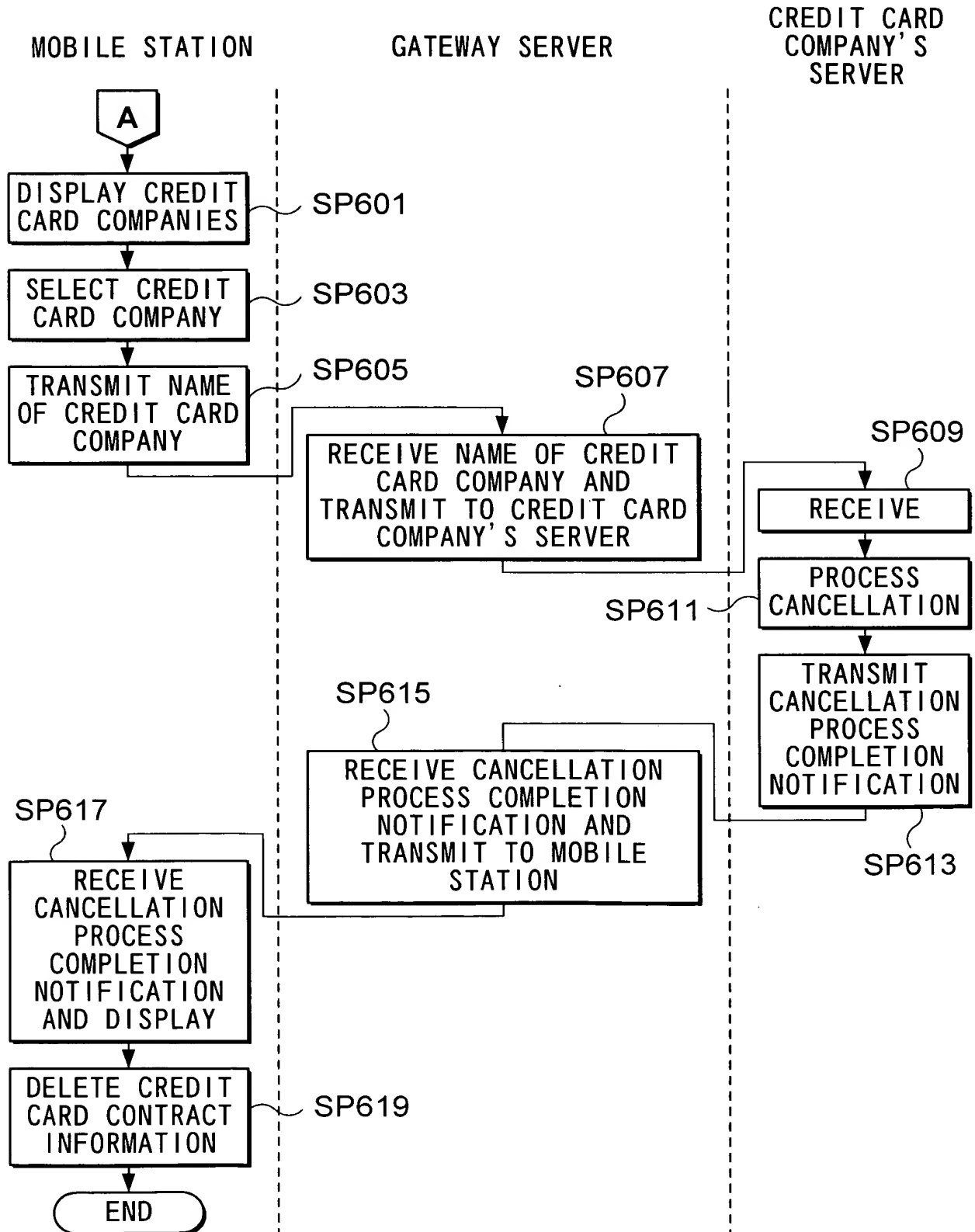
FIG. 17B



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FIG. 18

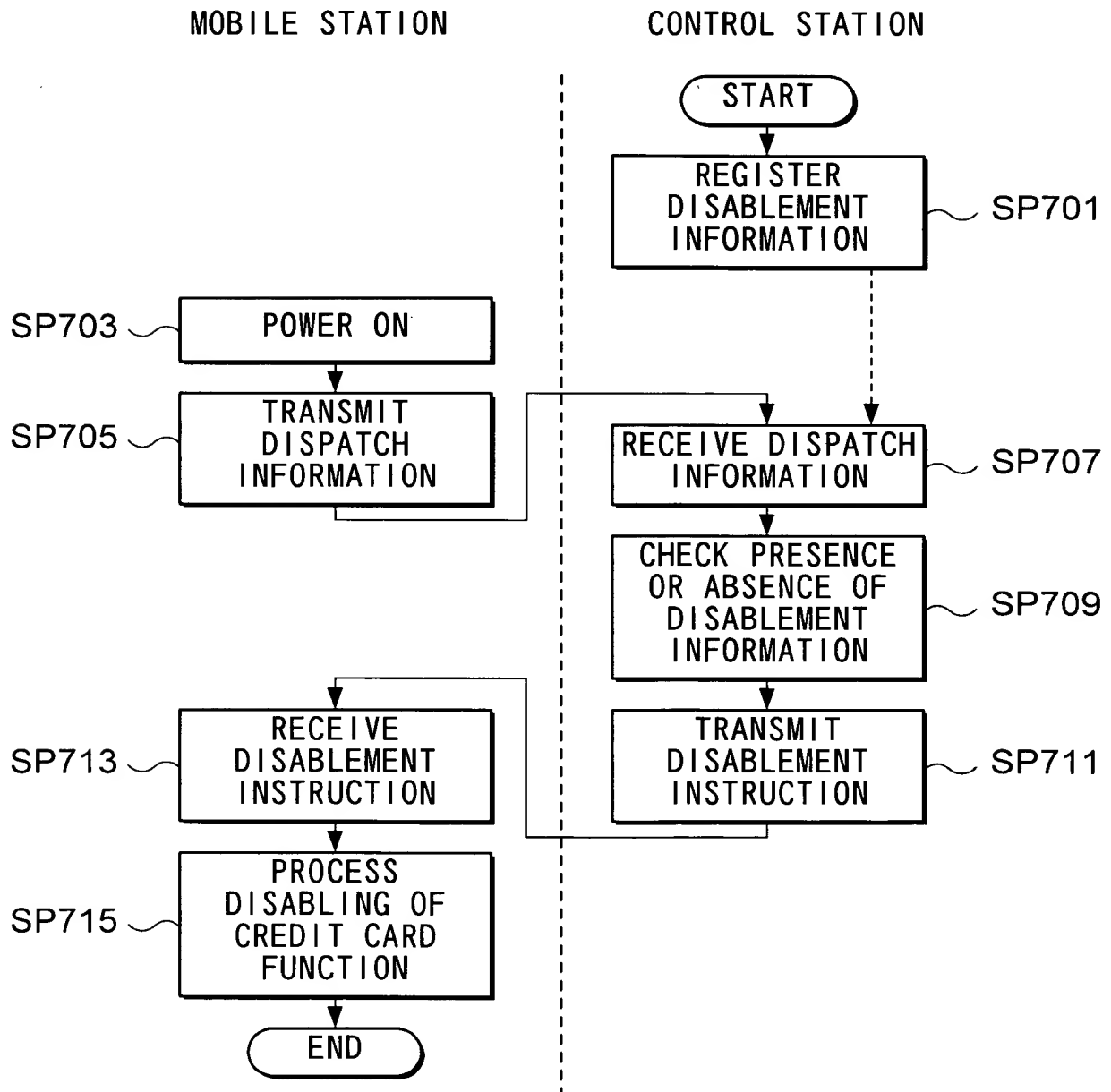


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FIG. 19



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FIG. 20

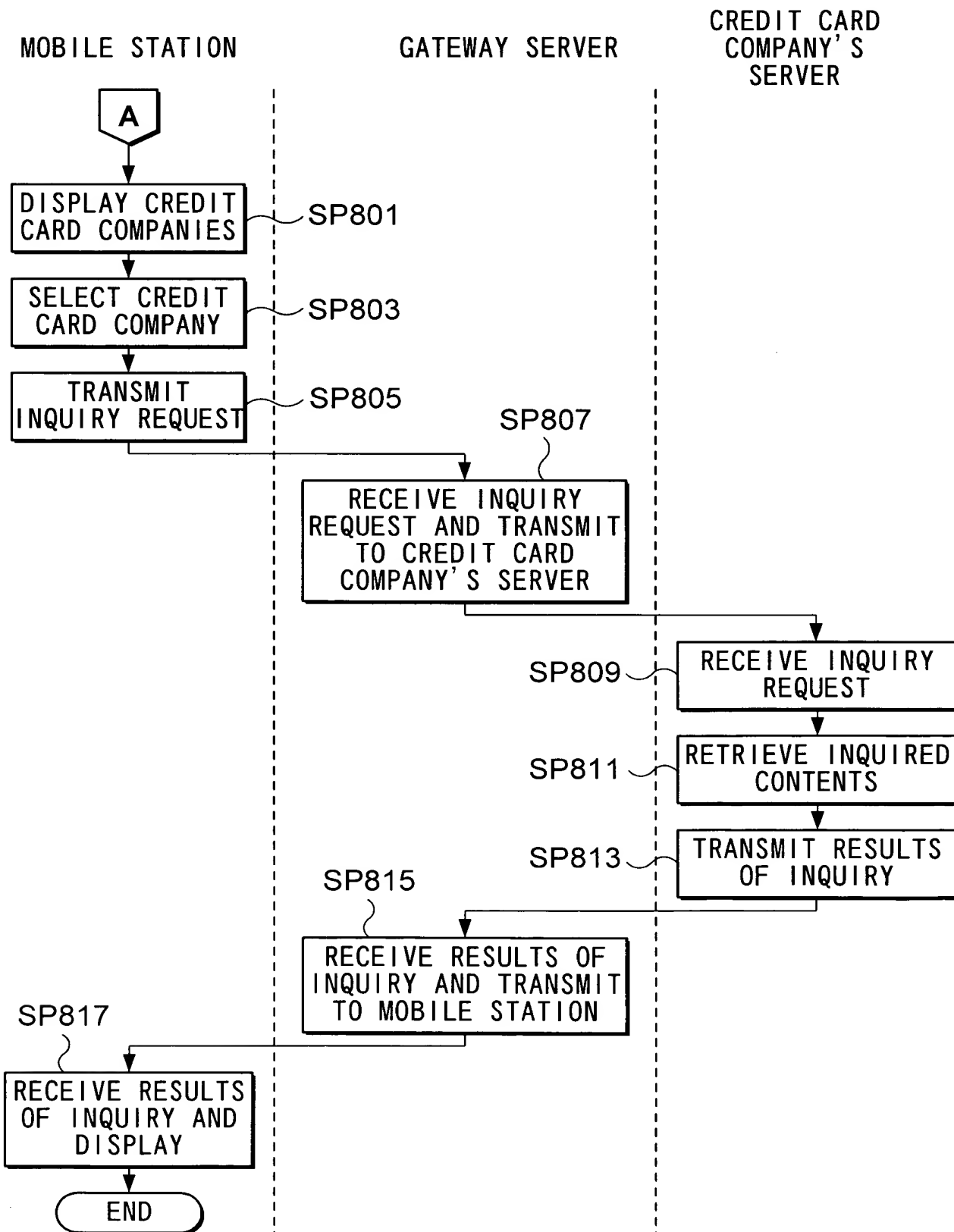
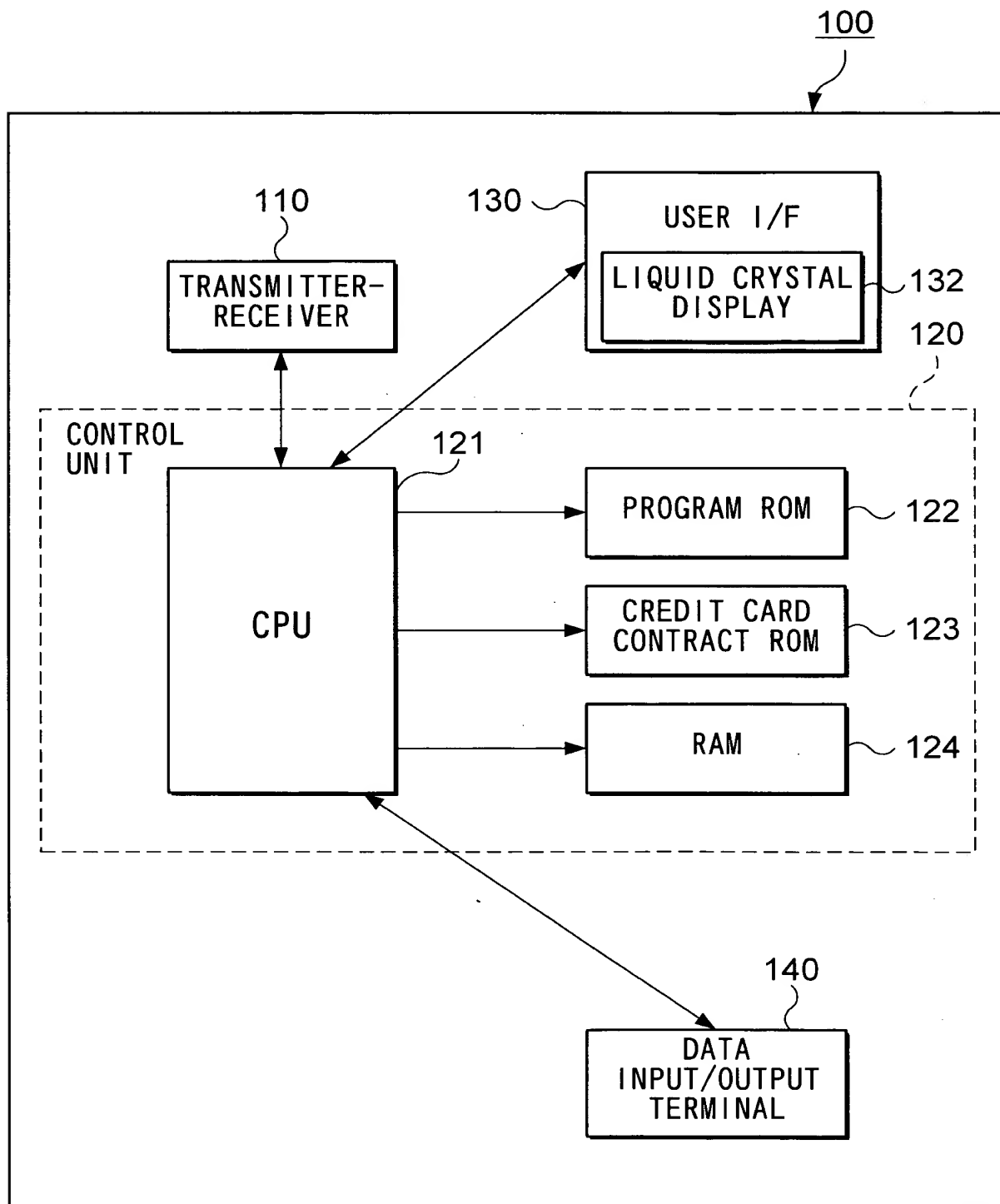


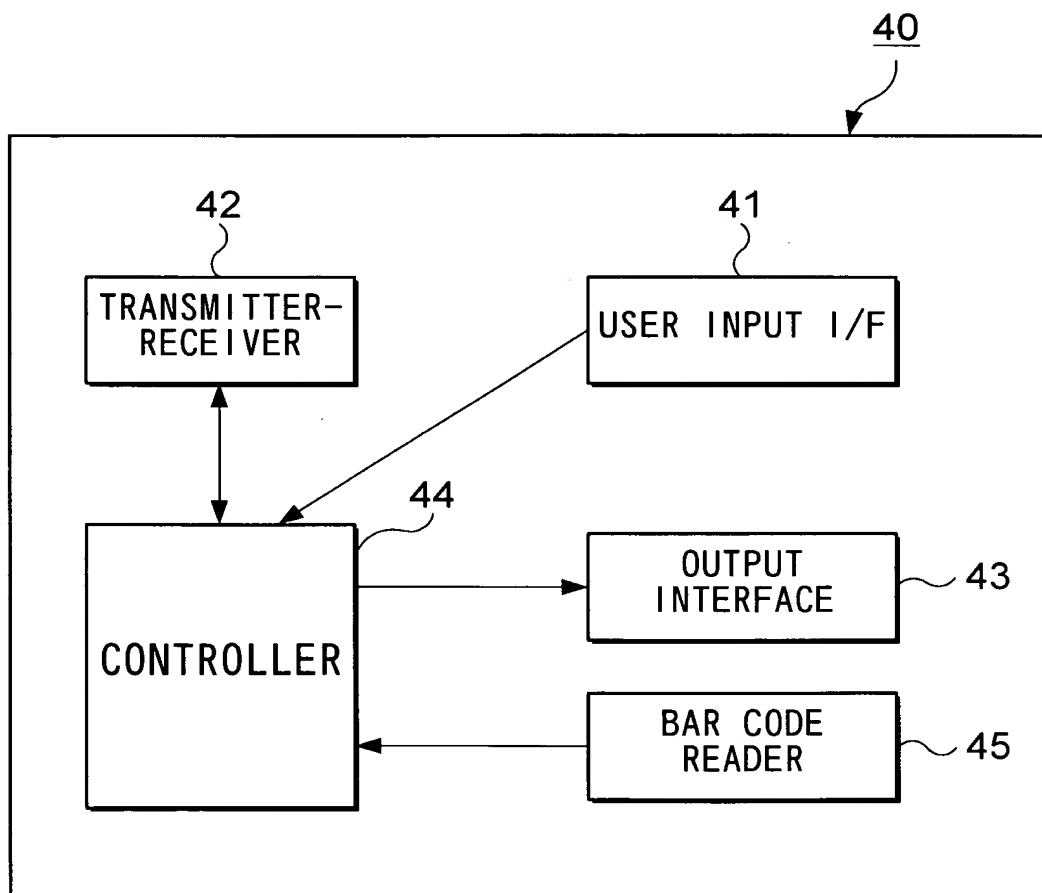
FIG. 21



**THE UNIVERSITY OF CHICAGO PRESS**

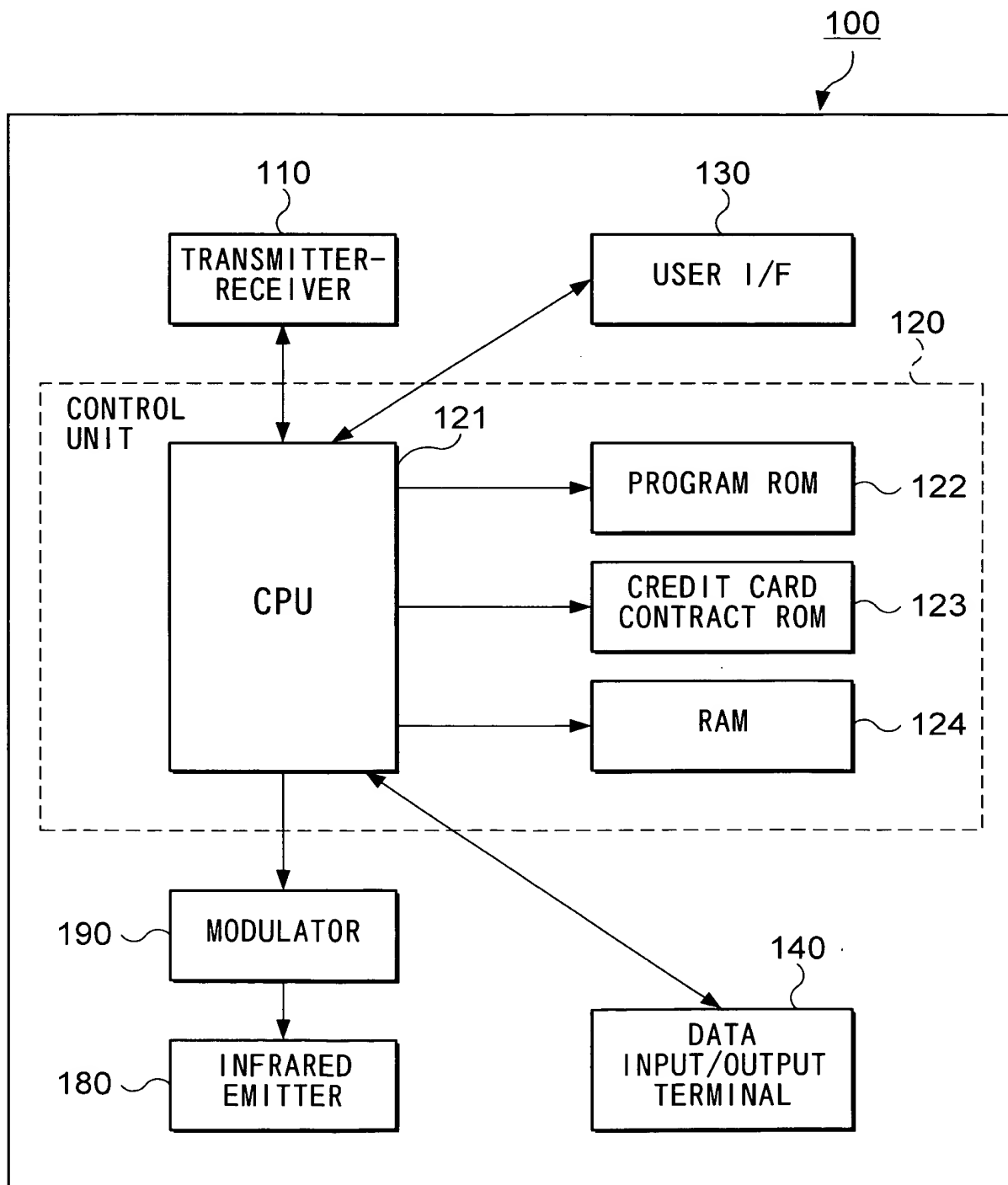
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FIG. 22



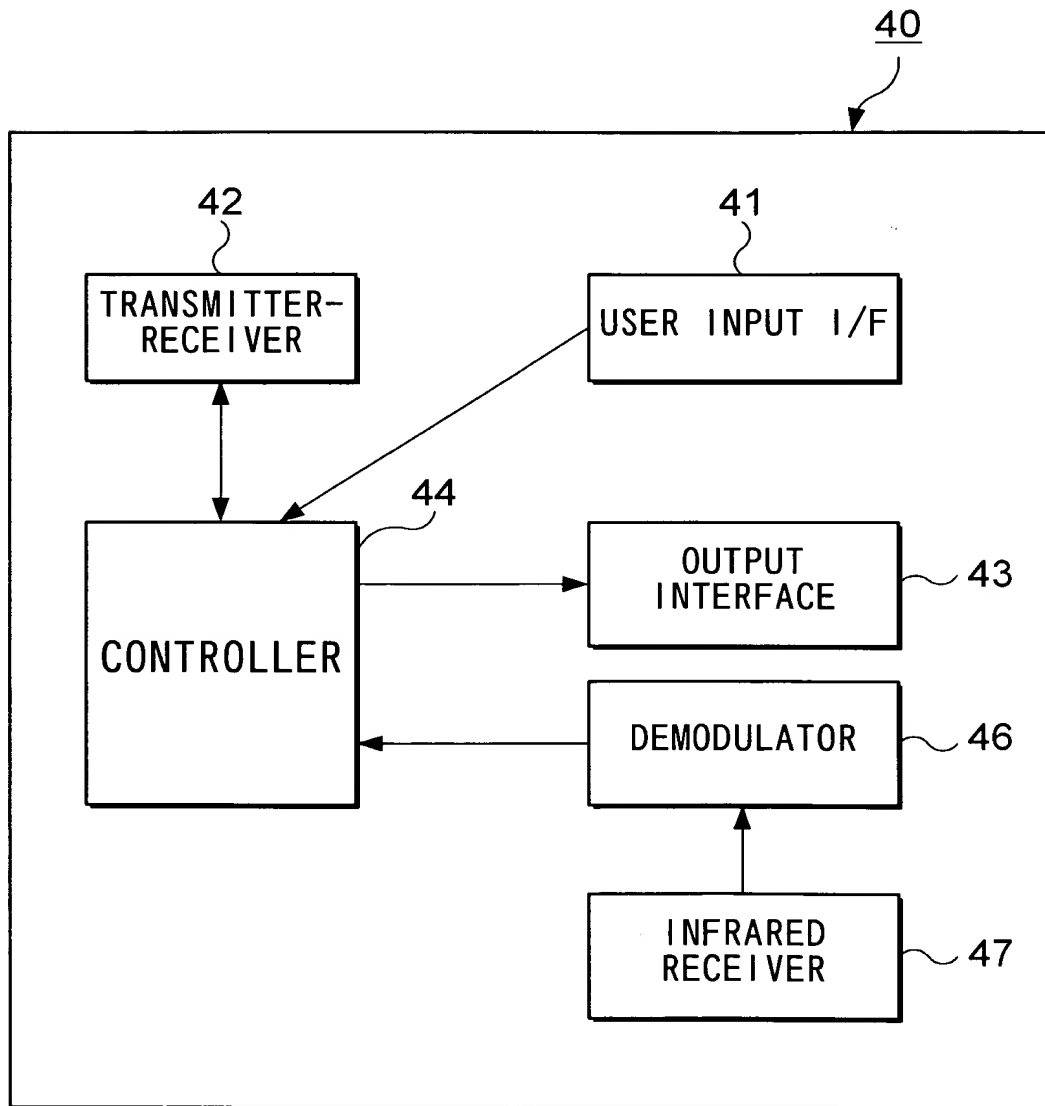
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FIG. 23



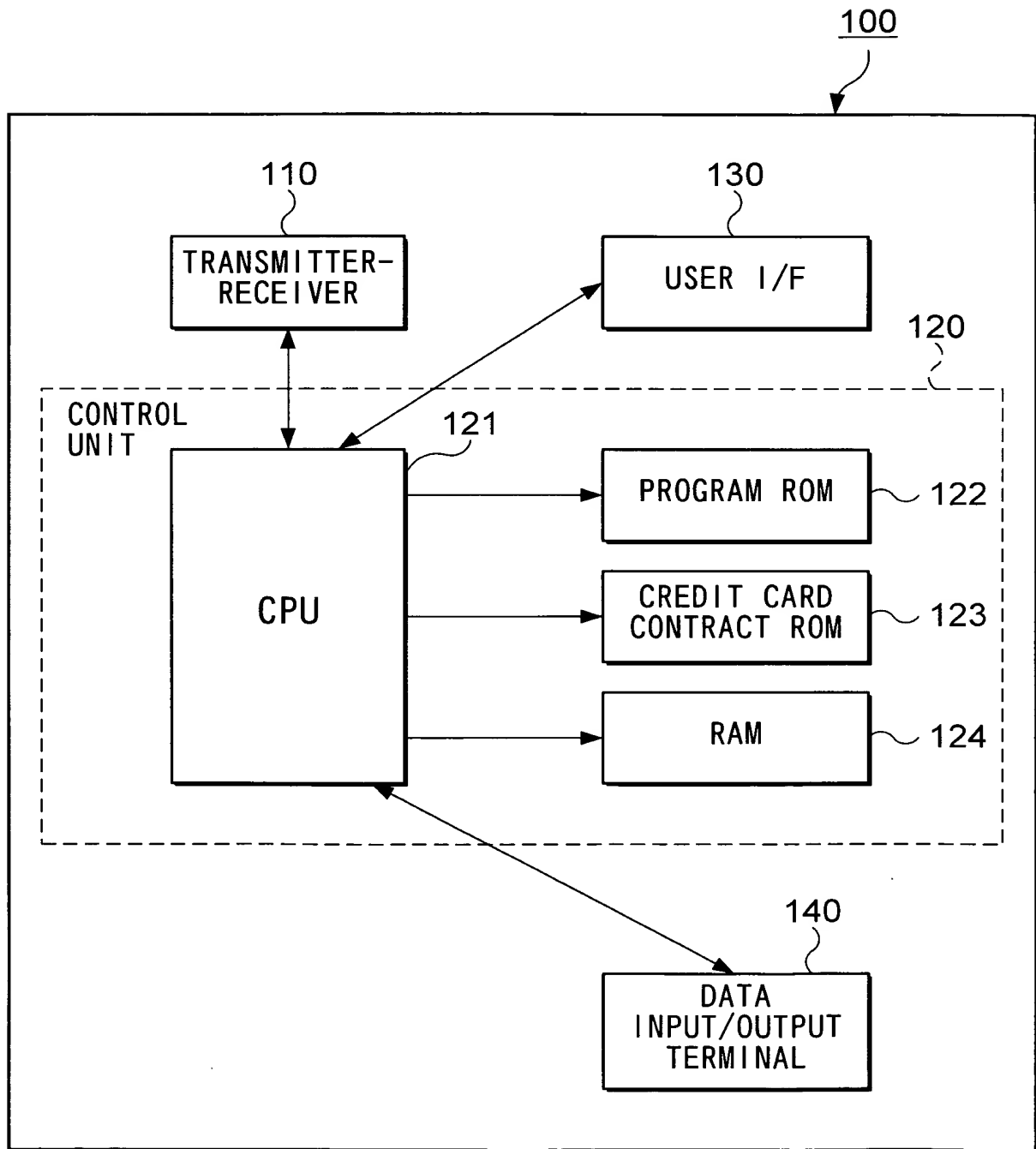
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FIG. 24



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FIG. 25



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FIG. 26

